

Information to identify the case:

Debtor 1 **Charles David Breedlove**
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2063**

EIN -- --

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN -- --

EIN -- --

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **18-12453-KHK**

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Charles David Breedlove

November 5, 2018

For the court: William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
Eastern District of Virginia

In re:
Charles David Breedlove
Debtor

Case No. 18-12453-KHK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 7

Date Rcvd: Nov 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2018.

db +Charles David Breedlove, 13509 Spriggs Road, Manassas, VA 20112-3810
14453017 Howard A. Birmiel, 9413-C Old Keene, Burke, VA 22015-0000
14453018 +JBG Companies, 4445 Willard Avenue Suite 400, Chevy Chase, MD 20815-4641
14453019 +Linden Lake Plaza LLC, 10702 Vandor Ln., Manassas, VA 20109-2313

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr EDI: BJMMEIBURGER.COM Nov 07 2018 08:03:00 Janet M. Meiburger,

The Meiburger Law Firm, P.C., 1493 Chain Bridge Road, Suite 201, McLean, VA 22101-5726
14453020 +EDI: VERIZONCOMB.COM Nov 07 2018 07:58:00 Verizon, Attn: Wireless Bankruptcy Admin,
500 Technology Dr Ste 500, Weldon Springs, MO 63304-2225

14453021 +E-mail/Text: Bankruptcy@washgas.com Nov 07 2018 03:23:53 Washington Gas, Attn: Bankruptcy,
6801 Industrial Road, Springfield, VA 22151-4205

TOTAL: 3

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2018 at the address(es) listed below:

Ashvin Pandurangi on behalf of Debtor Charles David Breedlove ashvinp228@gmail.com,
preea@aplwg.com;pandurangiar78675@notify.bestcase.com
Janet M. Meiburger trustee@meiburgerlaw.com, VA41@ecfcbis.com
John P. Fitzgerald, III ustpregion04.ax.ecf@usdoj.gov

TOTAL: 3